

Case 1:05-cv-00864 Document 132-2 Filed 03/22/2007 Page 3 of 27

			Paid From	Paid From
			Borrower's	Seller's
			Funds at	Funds at
			Settlement	Settlement
700.	Total sales/broker commission			
Division of commission (line 700) is follows:				
701.	\$			
702.	\$			
703.	Commission paid at settlement			
704.				
801.	Loan origination fee	to New Millennium	800.00	
802.	Loan discount			
803.	Appraisal fee			
804.	Credit report	to New Millennium	50.00	
805.	Lender's inspection fee			
806.	Mortgage insurance application fee			
807.	Assumption fee			
808.	Tax Service Fee	to Long Beach Mortgage Company	50.00	
809.	Doc Prep Fee	to Long Beach Mortgage Company	200.00	
810.	Processing Fee	to New Millennium	500.00	
811.	Loan Underwriting Fee	to Long Beach Mortgage Company	239.00	
812.	Flood Search Fee	to Long Beach Mortgage Company	12.00	
813.				
901.	Interest from 5/4/04 to 5/1/04 at \$12.7400/day for 26 days.		358.72	
902.	Mortgage insurance premium for			
903.	Hazard insurance premium for	to State of Farm Ins	858.00	
904.				
905.				
1001.	Hazard insurance	10 mo. @ \$125.0800 per mo.	1,250.80	
1002.	Mortgage insurance			
1003.	City property taxes			
1004.	County property taxes	11 mo. @ \$176.3500 per mo.	1,939.83	
1005.	Annual assessments (franchise)			
1006.				
1007.				
1008.				
1009.	Aggregate Adjustment	to Long Beach Mortgage Company	(175.29)	
1101.	Settlement or closing fee	to Clywide Title Corporation	200.00	
1102.	Abstract or title search			
1103.	Title examination			
1104.	Title insurance binder			
1105.	Document preparation			
1106.	Notary fees			
1107.	Attorney's fees to			
Includes above items no.:				
1108.	Title insurance	to Clywide Title Corporation	295.00	
Includes above items no.:				
1109.	Lender's coverage	\$50,000.00 \$155.00		
1110.	Owner's coverage			
1111.	After Hour Fee	to Clywide Title Corporation	50.00	
1112.	Courier Fee	to Clywide Title Corporation	75.00	
1113.	Remote Fee	to Clywide Title Corporation	150.00	
1201.	Recording fees:	MSC \$125.00	125.00	
1202.	City/county tax/stamps:			
1203.	State tax/stamps:			
1204.	DPI Policy Fee	to State of Illinois	3.00	
1205.				
1206.				
1301.	Survey			
1302.	Post inspection			
1303.	Pay	to Capital One Bank	107.00	
1304.	Pay	to First Premier	117.00	
1305.	Pay	to ACS	25,000.00	
1306.				
1307.				
1401.	Total settlement charges (entered on lines 103, section J and 502, section K)		53,272.55	

NOTATION: I have carefully reviewed the HUD-1 Settlement Statement and to the best of my knowledge and belief, it is a true and accurate statement of all receipts and disbursements made on my account or by me in this transaction. I further certify that I have received a copy of HUD-1 Settlement Statement.

Guadalupe M Navara

Guadalupe M Navara

To the best of my knowledge, the HUD-1 Settlement Statement which I have prepared is a true and accurate account of the funds which were received and have been or will be disbursed by me and/or my agent as part of the settlement of this transaction.

Guadalupe M Navara4-19-06

Date

Citywide Title Corporation

SELLER'S AND/OR PURCHASER'S STATEMENT Seller's and Purchaser's signature herein constitutes their approval of the provisions and signifies their understanding that provisions were based on facts for the preceding year, or estimates for the current year, and in the event of any change for the current year, any necessary adjustments must be made between Seller and Purchaser. Seller's and Purchaser's signature herein constitutes their approval of the provisions and signifies their understanding that provisions were based on facts for the preceding year, or estimates for the current year, and in the event of any change for the current year, any necessary adjustments must be made between Seller and Purchaser. Seller's and Purchaser's signature herein constitutes their approval of the provisions and signifies their understanding that provisions were based on facts for the preceding year, or estimates for the current year, and in the event of any change for the current year, any necessary adjustments must be made between Seller and Purchaser.

This Company, in its capacity as Escrow Agent, is and has been authorized to deposit all funds it receives in the transaction in any financial institution, whether or not. Such financial institution may provide this Company computer accounting and audit services directly or through a separate entity which, if affiliated with this Company, may charge the financial institution reasonable and proper compensation therefor and retain any profit therefrom. Any escrow fees paid by any party involved in the transaction shall only be for administrative and input to the computer, but not for services rendered and such services. This Company shall not be liable for any interest or other charges on the escrow money and shall be under no duty to invest or reinvest funds held by it at any time. Seller and Purchaser hereby acknowledge and consent to the deposit of the escrow money in financial institutions with which this Company has or may have other banking relationships and further consent to the retention by this Company and/or its affiliates of any and all benefits (including advantageous interest rates on loans) this Company and/or its affiliates may receive from such financial institutions by reason of their maintenance of said escrow accounts.

The parties have read the above statement, recognize that the notations herein are material, agree to same, and recognize this Company is relying on the same.

Purchaser's Signature

Guadalupe M Navara

Guadalupe M Navara

Seller

WARNING: It is a crime to knowingly make false statements to the United States on this or any other similar form. Penalties upon conviction can include a fine and imprisonment. For details see Title 18, U.S. Code Section 1001 and Section 1010.

EXHIBIT D

TRUTH-IN-LENDING DISCLOSURE STATEMENT					
LENDER OR LENDER'S AGENT: LONG BEACH MORTGAGE COMPANY 1400 S. DOUGLASS RD., SUITE 100 ANAHEIM, CA 92806			<input type="checkbox"/> Preliminary <input checked="" type="checkbox"/> Final DATE: 04/29/04 LOAN NO.: 6247732-7891 Type of Loan: ADJUSTABLE RATE		
BORROWERS: GUADALUPE M NAVARA					
ADDRESS: CITY / STATE / ZIP: PROPERTY:			2715 S KOSTNER AVE CHICAGO, IL 60623 2715 S KOSTNER AVE CHICAGO, IL 60623		
ANNUAL PERCENTAGE RATE The cost of your credit as a yearly rate.	FINANCE CHARGE The dollar amount the credit will cost you.	Amount Financed The amount of credit provided to you or on your behalf.	Total of Payments The amount you will have paid after you have made all payments as scheduled.		
9.811%	\$ 100,900.08	\$ 47,837.52	\$ 148,737.60		
PAYMENT SCHEDULE					
NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS BEGINNING	NUMBER OF PAYMENTS	AMOUNT OF PAYMENTS	PAYMENTS BEGINNING
360	413.16	Monthly beginning 07/01/04			
DEMAND FEATURE: <input checked="" type="checkbox"/> This loan does not have a Demand Feature. <input type="checkbox"/> This loan has a Demand Feature as follows:					
VARIABLE RATE FEATURE: <input checked="" type="checkbox"/> This Loan has a Variable Rate Feature. Variable Rate Disclosures have been provided to you earlier.					
SECURITY: You are giving a security interest in the property located at 2715 S KOSTNER AVE CHICAGO, IL 60623					
ASSUMPTION: Someone buying this property <input checked="" type="checkbox"/> cannot assume the remaining balance due under original mortgage terms. <input type="checkbox"/> may assume, subject to lender's conditions, the remaining balance due under original mortgage terms.					
FILING / RECORDING FEES: \$ 60.00					
PROPERTY INSURANCE: Property hazard insurance is a required condition for this loan. You may purchase this insurance from any insurance company acceptable to the Lender.					
<input type="checkbox"/> Hazard insurance is available through the lender at an estimated cost of \$ _____ for _____ years.					
LATE CHARGES: If your payment is more than 15 days late, you will be charged a late charge of 5.000 % of the overdue payment.					
PREPAYMENT: If you pay off your loan early, you <input checked="" type="checkbox"/> will not have to pay a penalty. <input type="checkbox"/> will not be entitled to a refund of part of the finance charge.					
See your contract documents for any additional information regarding non-payment, default, required repayment in full before scheduled date, and prepayment refunds and penalties.					
I/we understand that this is neither a contract nor a commitment to lend. I/we hereby acknowledge reading and receiving a complete copy of this disclosure.					
GUADALUPE M NAVARA			BORROWER / DATE 4-29-04		
			BORROWER / DATE		
			BORROWER / DATE		

DEFINITION OF TRUTH-IN-LENDING TERMS

ANNUAL PERCENTAGE RATE

This is not the Note rate for which the borrower applied. The Annual Percentage Rate (APR) is the cost of the loan in percentage terms taking into account various loan charges of which interest is only one such charge. Other charges which are used in calculation of the Annual Percentage Rate are Private Mortgage Insurance or FHA Mortgage Insurance Premium (when applicable) and Prepaid Finance Charges (loan discount, origination fees, prepaid interest and other credit costs). The APR is calculated by spreading these charges over the life of the loan which results in a rate generally higher than the interest rate shown on your Mortgage/Deed of Trust Note. If interest was the only Finance Charge, then the interest rate and the Annual Percentage Rate would be the same.

PREPAID FINANCE CHARGES

Prepaid Finance Charges are certain charges made in connection with the loan and which must be paid upon the close of the loan. These charges are defined by the Federal Reserve Board in Regulation Z and the charges must be paid by the borrower. Non-inclusive examples of such charges are: Loan origination fee, "Points" or Discount, Private Mortgage Insurance or FHA Mortgage Insurance, Tax Service Fee. Some loan charges are specifically excluded from the Prepaid Finance Charge such as appraisal fees and credit report fees.

Prepaid Finance Charges are totaled and then subtracted from the Loan Amount (the face amount of the Deed of Trust/Mortgage Note). The net figure is the Amount Financed as explained below.

FINANCE CHARGE

The amount of interest, prepaid finance charge and certain insurance premiums (if any) which the borrower will be expected to pay over the life of the loan.

AMOUNT FINANCED

The Amount Financed is the loan amount applied for less the prepaid finance charges. Prepaid finance charges can be found on a Good Faith Estimate/Settlement Statement (HUD-1 or 1A). For example if the borrower's note is for \$100,000 and the Prepaid Finance Charges total \$5,000, the Amount Financed would be \$95,000. The Amount Financed is the figure on which the Annual Percentage Rate is based.

TOTAL OF PAYMENTS

This figure represents the total of all payments made toward principal, interest and mortgage insurance (if applicable).

PAYMENT SCHEDULE

The dollar figures in the Payment Schedule represent principal, interest, plus Private Mortgage Insurance (if applicable). These figures will not reflect taxes and insurance escrows or any temporary buydown payments contributed by the seller.

EXHIBIT E

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 NOTICE OF RIGHT TO CANCEL

LENDER: LONG BEACH MORTGAGE COMPANY

DATE 04/23/04
 LOAN NO. 6247732-7891
 TYPE ADJUSTABLE RATE

BORROWERS/OWNERS GUADALUPE M NAVARA

RESS 2715 S KOSTNER AVE
 /STATE/ZIP CHICAGO, IL 60623
 PROPERTY 2715 S KOSTNER AVE
 CHICAGO, IL 60623

You are entering into a transaction that will result in a mortgage/lien/security interest on/in your home. You have a legal right under federal law to cancel this transaction, without cost, within THREE BUSINESS DAYS from whichever of the following events occurs last:

- (1) The date of the transaction, which is 4/29/04; or
 (2) The date you received your Truth in Lending disclosures; or
 (3) The date you received this notice of your right to cancel.

If you cancel the transaction, the mortgage/lien/security interest is also cancelled. Within 20 CALENDAR DAYS after we receive your notice, we must take the steps necessary to reflect the fact that the mortgage/lien/security interest on/in your home has been cancelled, and we must return to you any money or property you have given to us or to anyone else in connection with this transaction.

You may keep any money or property we have given you until we have done the things mentioned above, but you must then offer to return the money or property. If it is impractical or unfair for you to return the property, you must offer its reasonable value. You may offer to return the property at your home or at the location of the property. Money must be returned to the address below. If we do not take possession of the money or property within 20 CALENDAR DAYS of your offer, you may keep it without further obligation.

HOW TO CANCEL

If you decide to cancel this transaction, you may do so by notifying us in writing, at:
 LONG BEACH MORTGAGE COMPANY
 1300 WOODFIELD ROAD, 6TH FLOOR
 SCHAUMBURG, IL 60173

You may use any written statement that is signed and dated by you and states your intention to cancel, or you may use this notice by dating and signing below. Keep one copy of this notice because it contains important information about your rights.

If you cancel by mail or telegram, you must send the notice no later than MIDNIGHT of 5/3/04
 (or MIDNIGHT of the THIRD BUSINESS DAY following the latest of the three events listed above.) If you send or deliver your written notice to cancel some other way, it must be delivered to the above address no later than that time.

I WISH TO CANCEL

SIGNATURE

DATE

The undersigned each acknowledge receipt of two copies of NOTICE of RIGHT TO CANCEL and one copy of the Federal Truth in Lending Disclosure Statement.

Each borrower/owner in this transaction has the right to cancel. The exercise of this right by one borrower/owner shall be effective to all borrowers/owners.

Guadalupe M Navara 4.29.04 DATE BORROWER/OWNER
 GUADALUPE M NAVARA

DATE BORROWER/OWNER

104110P (04/23/04) PC

NMP MORTGAGE FORMS - (3201521-7231)

12/97

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 NOTICE OF RIGHT TO CANCEL

LENDER: LONG BEACH MORTGAGE COMPANY

DATE 04/29/04
 LOAN NO. 6247732-7591
 TYPE ADJUSTABLE RATE

BORROWERS/OWNERS GUADALUPE M NAVARA

ADDRESS 2715 S KOSTNER AVE
 CITY/STATE/ZIP CHICAGO, IL 60623
 PROPERTY 2715 S KOSTNER AVE
 CHICAGO, IL 60623

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Guadalupe M Navara 4-29-04 DATE BORROWER/OWNER

BORROWER/OWNER
 GUADALUPE M NAVARA

BORROWER/OWNER

DATE BORROWER/OWNER

DATE

154VAP (6/20/01) PC

VAP MORTGAGE FORMS - (500)E21-7231

12/97

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NOTICE OF RIGHT TO CANCEL

LENDER: LONG BEACH MORTGAGE COMPANY

DATE 04/29/04
LOAN NO. 6247732-7891
TYPE ADJUSTABLE RATE

BORROWERS/OWNERS GUADALUPE M NAVARA

ADDRESS 2715 S KOSTNER AVE
CITY/STATE/ZIP CHICAGO, IL 60623
PROPERTY 2715 S KOSTNER AVE
CHICAGO, IL 60623

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Guadalupe M Navara 4-29-04
 BORROWER/OWNER DATE BORROWER/OWNER DATE

BORROWER/OWNER

DATE

BORROWER/OWNER

DATE

1041P 54 13712101
 1041P (PAC01) PC

VMP MORTGAGE PERMS - 10001231-7231

12/97

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NOTICE OF RIGHT TO CANCEL

LENDER: LONG BEACH MORTGAGE COMPANY

DATE 04/29/04
LOAN NO. 6247732-7891
TYPE ADJUSTABLE RATE

BORROWERS/OWNERS GUADALUPE M NAVARA

ADDRESS 2715 S KOSTNER AVE
CITY/STATE/ZIP CHICAGO, IL 60623
PROPERTY 2715 S KOSTNER AVE
CHICAGO, IL 60623

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 (2) The date you received your Truth in Lending disclosures; or
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SIGNATURE

DATE

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Guadalupe M Navara 4-29-04
 BORROWER/OWNER DATE BORROWER/OWNER DATE
 GUADALUPE M NAVARA

BORROWER/OWNER DATE BORROWER/OWNER DATE
 12/27
 1054(NM) - 64 (1/7/12/01)
 1054(NM) (1/05/01) PC
 NMP MORTGAGE FORMS - (10/01/01)-7291

EXHIBIT F

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Creditor: NEW MILLENNIUM MORTGAGE GROUP CORP. 2909 N. MILWAUKEE CHICAGO, IL 60618		Applicant(s): GUADALUPE NAVARA	
Mailing Address: GUADALUPE NAVARA 2715 S. KOSTNER AVE CHICAGO, IL 60623		Property Address: 2715 S. KOSTNER AVE CHICAGO, IL 60623	
Loan Number: 98-0355 Loan Type: Conventional		Preparation Date: March 16, 2004 Estimated Interest Rate: 5.300 %	
Loan Amount Prepaid Finance Charge Amount Financed		\$ 50,000.00 - \$ 2,853.10 = \$ 47,146.90	
ITEMIZATION OF PREPAID FINANCE CHARGE			
804	Credit Report	\$	50.00
805	Mortgage Broker Fee @ 2.000%	\$	1,000.00
814	Processing Fee	\$	500.00
901	Interest @ \$12.7397/day for 15 days	\$	181.10
902	Mortgage Insurance Premium for 0 months	\$	0.00
1101	Closing or Escrow Fee	\$	200.00
1201	Recording Fee	\$	125.00
1303	INVESTOR FEE (LONG BEACH MTG)	\$	582.00
1304	COURIER FEE (CITYWIDE TITLE)	\$	75.00
1305	ADMINISTRATIVE FEE (NMMGC)	\$	150.00
Total Prepaid Finance Charge		\$	2,853.10
AMOUNT PAID ON YOUR ACCOUNT/PAID TO OTHERS ON YOUR BEHALF			
801	Origination Fee	\$	0.00
802	Discount Fee	\$	0.00
803	Appraisal Fee	\$	0.00
905	Lender's Inspection Fee	\$	0.00
906	Mortgage Insurance Application Fee	\$	0.00
907	Assumption Fee	\$	0.00
910	Tax Related Service Fee	\$	0.00
911	Application Fee	\$	0.00
912	Commitment Fee	\$	0.00
913	Lender's Rate Lock-In Fee	\$	0.00
915	Underwriting Fee	\$	0.00
916	Wire Transfer Fee	\$	0.00
917	Yield spread premium to mortgage broker:	\$	0.00
903	Hazard Insurance Premium	\$	0.00
904	County Property Taxes	\$	0.00
905	Flood Insurance	\$	214.50
1001	Hazard Ins. @ \$71.5000/mo. for 3 months	\$	0.00
1002	Mortgage Ins.	\$	1,058.04
1004	Tax & Assmt. @ \$176.3400/mo. for 6 months	\$	0.00
1006	Flood Insurance	\$	-150.00
1008	Aggregate Escrow Adjustment	\$	0.00
1102	Abstract or Title Search	\$	0.00
1103	Title Examination	\$	0.00
1105	Document Preparation Fee	\$	0.00
1106	Notary Fee	\$	0.00
1107	Attorney's Fee	\$	295.00
1108	Title Insurance	\$	0.00
1202	City/County Tax/Stamps	\$	0.00
1203	State Tax/Stamps	\$	0.00
1204	Intangible Tax	\$	0.00
1301	Survey	\$	0.00
1302	Post Inspection	\$	0.00
1305	STATE OF ILLINOIS - DF POLICY FEE	\$	3.00
Total Amount Paid on your account/Paid to others on your behalf		\$	1,429.54
Total Estimated Settlement Charges		\$	4,273.54
I/We hereby acknowledge reading and receiving a complete copy of this disclosure. I/We understand there is no commitment for the creditor to make this loan and there is no obligation for me/us to accept this loan upon delivery or signing of this disclosure.			
Guadalupe M Navara 4.29.04 GUADALUPE NAVARA Date		Date	
Date		Date	

GENESIS 2000, INC. "1017.0" (200) 832-0504

Form 1004 (03/95)

EXHIBIT G

Loan No. 6247732-7891

1-4 FAMILY RIDER**Assignment of Rents**

THIS 1-4 FAMILY RIDER is made this 29th day of April, 2004, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

LONG BEACH MORTGAGE COMPANY
1400 S. DOUGLASS RD., SUITE 100
ANAHEIM, CA 92806

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

2715 S KOSTNER AVE
CHICAGO, IL 60623

[Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.

E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

MULTISTATE 1-4 FAMILY RIDER - Fannie Mae/Freddie Mac Uniform Instrument
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1057-1 (052499) PC

VIA MORTGAGE FORMS - (9305) 21-7281

Initials *CMY*

Loan No. 6247732-7891

G. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorneys' fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.

Guadalupe M Navara (Seal)
GUADALUPE M NAVARA -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

____ (Seal)
____ -Borrower

EXHIBIT H

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TIL1 (03/30/05) JMR

EXHIBIT I

Loan No. 6711297-7891

1-4 FAMILY RIDER

Assignment of Rents

THIS 1-4 FAMILY RIDER is made this 12th day of April, 2006, and is incorporated into and shall be deemed to amend and supplement the Mortgage, Deed of Trust or Security Deed (the "Security Instrument") of the same date given by the undersigned (the "Borrower") to secure Borrower's Note to

LONG BEACH MORTGAGE COMPANY
1400 S. DOUGLASS RD., SUITE 100
ANAHEIM, CA 92806

(the "Lender")

of the same date and covering the Property described in the Security Instrument and located at:

5402 S SHIELDS AVE
CHICAGO, IL 60609-6217

[Property Address]

1-4 FAMILY COVENANTS. In addition to the covenants and agreements made in the Security Instrument, Borrower and Lender further covenant and agree as follows:

A. ADDITIONAL PROPERTY SUBJECT TO THE SECURITY INSTRUMENT. In addition to the Property described in the Security Instrument, the following items are added to the Property description, and shall also constitute the Property covered by the Security Instrument: building materials, appliances and goods of every nature whatsoever now or hereafter located in, on, or used, or intended to be used in connection with the Property, including, but not limited to, those for the purposes of supplying or distributing heating, cooling, electricity, gas, water, air and light, fire prevention and extinguishing apparatus, security and access control apparatus, plumbing, bath tubs, water heaters, water closets, sinks, ranges, stoves, refrigerators, dishwashers, disposals, washers, dryers, awnings, storm windows, storm doors, screens, blinds, shades, curtains and curtain rods, attached mirrors, cabinets, panelling and attached floor coverings now or hereafter attached to the Property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the Property covered by the Security Instrument. All of the foregoing together with the Property described in the Security Instrument (or the leasehold estate if the Security Instrument is on a leasehold) are referred to in this 1-4 Family Rider and the Security Instrument as the "Property."

B. USE OF PROPERTY; COMPLIANCE WITH LAW. Borrower shall not seek, agree to or make a change in the use of the Property or its zoning classification, unless Lender has agreed in writing to the change. Borrower shall comply with all laws, ordinances, regulations and requirements of any governmental body applicable to the Property.

C. SUBORDINATE LIENS. Except as permitted by federal law, Borrower shall not allow any lien inferior to the Security Instrument to be perfected against the Property without Lender's prior written permission.

D. RENT LOSS INSURANCE. Borrower shall maintain insurance against rent loss in addition to the other hazards for which insurance is required by Uniform Covenant 5.


E. "BORROWER'S RIGHT TO REINSTATE" DELETED. Uniform Covenant 18 is deleted.

F. BORROWER'S OCCUPANCY. Unless Lender and Borrower otherwise agree in writing, the first sentence in Uniform Covenant 6 concerning Borrower's occupancy of the Property is deleted. All remaining covenants and agreements set forth in Uniform Covenant 6 shall remain in effect.

MULTISTATE 1 - 4 FAMILY RIDER - Fannie Mae/Freddie Mac Uniform Instrument

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Initials: A.S.

1057-1 (05/24/99) PC



Loan No. 6711297-7891

G. ASSIGNMENT OF LEASES. Upon Lender's request after default, Borrower shall assign to Lender all leases of the Property and all security deposits made in connection with leases of the Property. Upon the assignment, Lender shall have the right to modify, extend or terminate the existing leases and to execute new leases, in Lender's sole discretion. As used in this paragraph G, the word "lease" shall mean "sublease" if the Security Instrument is on a leasehold.

H. ASSIGNMENT OF RENTS; APPOINTMENT OF RECEIVER; LENDER IN POSSESSION. Borrower absolutely and unconditionally assigns and transfers to Lender all the rents and revenues ("Rents") of the Property, regardless of to whom the Rents of the Property are payable. Borrower authorizes Lender or Lender's agents to collect the Rents, and agrees that each tenant of the Property shall pay the Rents to Lender or Lender's agents. However, Borrower shall receive the Rents until (i) Lender has given Borrower notice of default pursuant to paragraph 21 of the Security Instrument and (ii) Lender has given notice to the tenant(s) that the Rents are to be paid to Lender or Lender's agent. This assignment of Rents constitutes an absolute assignment and not an assignment for additional security only.

If Lender gives notice of breach to Borrower: (i) all Rents received by Borrower shall be held by Borrower as trustee for the benefit of Lender only, to be applied to the sums secured by the Security Instrument; (ii) Lender shall be entitled to collect and receive all of the Rents of the Property; (iii) Borrower agrees that each tenant of the Property shall pay all Rents due and unpaid to Lender or Lender's agents upon Lender's written demand to the tenant; (iv) unless applicable law provides otherwise, all Rents collected by Lender or Lender's agents shall be applied first to the costs of taking control of and managing the Property and collecting the Rents, including, but not limited to, attorneys' fees, receiver's fees, premiums on receiver's bonds, repair and maintenance costs, insurance premiums, taxes, assessments and other charges on the Property, and then to the sums secured by the Security Instrument; (v) Lender, Lender's agents or any judicially appointed receiver shall be liable to account for only those Rents actually received; and (vi) Lender shall be entitled to have a receiver appointed to take possession of and manage the Property and collect the Rents and profits derived from the Property without any showing as to the inadequacy of the Property as security.

If the Rents of the Property are not sufficient to cover the costs of taking control of and managing the Property and of collecting the Rents any funds expended by Lender for such purposes shall become indebtedness of Borrower to Lender secured by the Security Instrument pursuant to Uniform Covenant 7.

Borrower represents and warrants that Borrower has not executed any prior assignment of the Rents and has not and will not perform any act that would prevent Lender from exercising its rights under this paragraph.

Lender, or Lender's agents or a judicially appointed receiver, shall not be required to enter upon, take control of or maintain the Property before or after giving notice of default to Borrower. However, Lender, or Lender's agents or a judicially appointed receiver, may do so at any time when a default occurs. Any application of Rents shall not cure or waive any default or invalidate any other right or remedy of Lender. This assignment of Rents of the Property shall terminate when all the sums secured by the Security Instrument are paid in full.

I. CROSS-DEFAULT PROVISION. Borrower's default or breach under any note or agreement in which Lender has an interest shall be a breach under the Security Instrument and Lender may invoke any of the remedies permitted by the Security Instrument.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and provisions contained in this 1-4 Family Rider.


ALBERT STINSON

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

(Seal)
-Borrower

EXHIBIT J